

APPENDIX A

**FHFA's and Massachusetts Mutual's Analyses of the Loans Underlying the Certificates Purchased
Show a Pervasive Understatement of Non-Owner Occupied Properties and LTV Ratio**

Certificate	Defendant Underwriter(s) of Certificate	Analysis by (FHFA and/or Mass Mutual)	Understatement of Non-Owner Occupied Properties in the Offering Documents	Offering Documents' Reported % of Loans with LTV Over 100%	True % of Loans with LTV Ratio Over 100%
RALI 2005-QO3	Ally Securities	Mass Mutual	10.9%	0.51% ^(*)	16.56% ^(*)
RALI 2005-QO4	RBS Greenwich Capital	FHFA	12.19%	0.00%	8.18%
		Mass Mutual	11.45%	1.21% ^(*)	19.81% ^(*)
RALI 2006-QA6	Ally Securities	Mass Mutual	12.54%	1.01% ^(*)	18.84% ^(*)
RALI 2006-QO1	Goldman, Sachs & Co.	Mass Mutual	10.79%	1.61% ^(*)	24.71% ^(*)
RALI 2006-QO3	Goldman, Sachs & Co.	Mass Mutual	9.17%	1.22% ^(*)	20.94% ^(*)
RALI 2006-QO4	RBS Greenwich Capital	FHFA	11.76%	0.00%	8.43%
		Mass Mutual	11.39%	0.92% ^(*)	21.64% ^(*)
RALI 2006-QO5	UBS Securities LLC	FHFA	10.66%	0.00%	11.09%
		Mass Mutual	10.19%	1.26% ^(*)	19.54% ^(*)
RALI 2006-QO6	Goldman, Sachs & Co.	Mass Mutual	12.36%	1.56% ^(*)	23.98% ^(*)
RALI 2007-QH5	Goldman, Sachs & Co.	FHFA	12.20%	0.00%	18.26%
RALI 2007-QH6	Goldman, Sachs & Co.	Mass Mutual	15.23%	1.62% ^(*)	36.07% ^(*)
RAMP 2005-EFC6	JP Morgan Securities Inc. Ally Securities	FHFA	11.82%	0.00%	16.70%

(*) – In this instance, Massachusetts Mutual reported the percentage of collateral loans with LTV greater than 90% as represented in the offering documents and determined the actual percentage of collateral loans with an LTV greater than 90%.

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RAMP 2005-EFC7	Ally Securities Barclays Capital Inc.	FHFA	11.88%	0.00%	13.32%
RAMP 2005-NC1	Ally Securities Credit Suisse Securities (USA) LLC	FHFA	9.00%	0.00%	13.01%
RAMP 2005-RS9	Bear, Stearns & Co. Inc. Credit Suisse Securities (USA) LLC Ally Securities RBS Greenwich Capital	FHFA	8.83%	0.00%	17.27%
RAMP 2005-RZ1	RBS Greenwich Capital	Mass Mutual	8.27%	58.07%	62.61%
RAMP 2006-EFC2	Ally Securities	Mass Mutual	8.7%	19.18% ^(*)	38.31% ^(*)
RAMP 2006-RS1	Banc of America Securities, LLC Credit Suisse Securities LLC RBS Greenwich Capital Ally Securities	FHFA	9.15%	2.60%	22.23%
RAMP 2006-RS4	Bear, Stearns & Co. Inc. Credit Suisse Securities (USA) LLC RBS Greenwich Capital Ally Securities	Mass Mutual	5.17%	46.23% ^(*)	56.92% ^(*)

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RAMP 2006-RS6	Deutsche Bank Securities	Mass Mutual	7.67%	3.73% ^(*)	26.90% ^(*)
RAMP 2006-RZ3	Banc of America Securities LLC Bear, Stearns & Co. Inc. Ally Securities	Mass Mutual	6.70%	8.56%	38.56%
RAMP 2007-RZ1	Banc of America Securities LLC	Mass Mutual	8.3%	3.54% ^(*)	46.62 ^(*)
RASC 2005-EMX3	Ally Securities Credit Suisse Securities (USA) LLC	FHFA	8.48%	0.00%	19.47%
RASC 2005-KS10	JP Morgan Securities Inc. Ally Securities Banc of America Securities, LLC	FHFA	11.30%	0.00%	17.94%
RASC 2005-KS11	Credit Suisse Securities (USA) LLC Ally Securities RBS Greenwich Capital	FHFA	10.26%	0.00%	14.41%
RASC 2006-EMX8	Ally Securities Barclays Capital Inc.	FHFA	12.38%	0.00%	26.94%
RASC 2006-EMX9	Barclays Capital Inc. Ally Securities	FHFA	12.52%	0.03%	33.84%
RASC 2006-KS3	Citigroup Global Markets Inc.	FHFA	13.10%	0.00%	11.68%

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RASC 2006-KS9	Barclays Capital Inc.	FHFA	8.68%	0.00%	26.92%
RASC 2007-EMX1	Ally Securities Credit Suisse Securities (USA) LLC	FHFA	8.84%	0.00%	26.46%
RASC 2007-KS2	JP Morgan Securities Inc.	FHFA	9.79%	0.00%	28.40%
RASC 2007-KS3	JP Morgan Securities Inc. Banc of America Securities LLC Ally Securities	FHFA	10.60%	0.00%	29.22%
		Mass Mutual	10.16%	21.55% ^(*)	38.96% ^(*)
RASC 2006-EMX6	Ally Securities JP Morgan Securities Inc.	Mass Mutual	11.35%	83.09% ^(**)	91.58 ^(**)

(*) – In this instance, Massachusetts Mutual reported the percentage of collateral loans with LTV greater than 90% as represented in the offering documents and determined the actual percentage of collateral loans with an LTV greater than 90%.

(**) – In this instance, Massachusetts Mutual reported the Weighted Average LTV/CLTV of the Collateral Loans as represented in the offering materials and determined the actual average through its forensic review.